

**REVIEW REQUIREMENTS CHECKLIST
PREPAID DENTAL**

REVIEW REQUIREMENTS	REFERENCE	COMMENTS	REFERENCE Form/Page/Para.
Rebates Prohibited	A.R.S. §20-451		
Prohibited Inducements	A.R.S. §20-452		
Discrimination	A.R.S. §20-448, 20-448.01, & 20-448.02		
Membership Coverage Form	A.R.S. §20-1007		
Solicitation of Members	A.R.S. §20-1017		
Advertising Matter and Sales Material	A.R.S. §20-1018		
Order of Benefits Determination	A.R.S. §20-1019		
Child Coverage: Non-Custodial Parents, Court Orders and Prohibiting Discrimination	A.R.S. §20-1692.03		
Notice of Insurance Information Practices	A.R.S. §20-2104		
Identification of Market Research Practices	A.R.S. §20-2105		
Information Disclosure Authorization Forms	A.R.S. §20-2106		
Investigative Consumer Reports; Rights of Individuals	A.R.S. §20-2107	It must be disclosed to the applicant that they have the right to be interviewed in connection with an investigative consumer report and to receive a copy of any such report.	
Individual Access to Recorded Personal Information	A.R.S. §20-2108		
Correction of Recorded Personal Information; Disputed Information	A.R.S. §20-2109		
Adverse Underwriting Decisions; Disclosure of Specific Reasons	A.R.S. §20-2110		
Investigation of Previous Adverse Underwriting Decisions	A.R.S. §20-2112		
Limitations on Disclosure of Recorded Personal Information; Authorizations; Permitted Recipients	A.R.S. §20-2113		

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Unfair Sex Discrimination	A.A.C. R20-6-209		
Unfair Discrimination on the Basis of Blindness, Partial Blindness	A.A.C. R20-6-213		
Life and Disability Insurance Policy Language Simplification	A.A.C. R20-6-216		
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Prohibited Practices, Penalties	A.A.C. R20-6-801		
Release of Confidential HIV-Related Information; Release Form	A.A.C. R20-6-1204		
Benefits; Prohibited Practices	A.A.C. R20-6-1205		
Dental Care Plan	A.A.C. R9-23-402		
Subrogation	Case Law	<u>Allstate Ins. Co. v. Druke</u> , 118 Ariz. 301, 576 P.2d 489 (1978), and <u>Brockman v. Metropolitan Life Ins. Co.</u> , 125 Ariz. 246, 609 P.2d 61 (1980). Insurance contract provisions requiring an insured to repay insurer's medical expense out of any proceeds recovered by insured from a tort-feasor is unenforceable. An insurer's claim against insured on reimbursement provision providing that insurer be paid for reimbursement out of proceeds of any recovery from third parties is void as an attempt to secure assignment of a personal injury claim.	
Acceptance of Premiums; Receipts	Case Law	<u>Anderson v. Country Life Insurance Company</u> {178 Ariz. Adv. Rep. 18 (CA 1, 11/17/94)}. Insurers which accept premium and issue temporary coverage conditioned upon issuance of permanent policy may not defeat interim coverage by failing to issue final policy. An insurer may not collect a premium for a period of time during which it has no risk.	

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CERTIFICATION

I, _____, hereby certify that to the best of my knowledge and belief that each form or rate filing involved in this filing: 1) Conforms to all of the applicable requirements outlined above; 2) Contains no provision(s) previously disapproved or required to be corrected and/or revised by the Arizona Department of Insurance; and 3) Does not exceed this insurer's powers, the authority granted by its state of domicile and its Arizona certificate of authority.

Signature of

Officer: _____

Date: _____